TITLE OF THE INVENTION

BUSINESS MANAGEMENT SUPPORT METHOD AND BUSINESS MANAGEMENT SUPPORT PROGRAM

BACKGROUND OF THE INVENTION

5   1. Field of the Invention

The present invention relates generally to a business management support method and a business management support program for providing a business support service from a service provider via a service intermediary to a service beneficiary by use of computers in a network environment, and more particularly to a business management support method and a business management support program for providing a business support service to the service beneficiary by way of a bank acting as the service beneficiary.

15   2. Description of the Related Arts

Up until now, business entities providing intellectual services such as management consultation or audit have been subdivided into a management consulting company, a think tank, an accounting office, an auditing corporation, etc. For this reason, client enterprises make separate requests for individual services. Such conventional management consultation or audit has often relied upon a group sharing links or upon mutual confidences which may lie between managers of the service beneficial enterprises and service providers making management consultation or audit. In this case,

the service providers have experimentally grasped the realities of the beneficiary enterprises. Secret information on the beneficiary enterprises has also been disclosed depending on circumstances, although such

5 information has been returned to the beneficiary enterprises after completion of the consultation or auditing. The service beneficiary enterprises on the other hand have various special systems and employ persons in charge for administrative affairs such as

10 personnel affairs, general affairs, accounting affairs, sales administration and production control, to make proposals for management consultation, auditing, etc., or execute pointed items or follow-up. Depending on their powers, a limited range of in-house secret

15 information is imparted to the persons in charge for administrative affairs such as personnel affairs, accounting affairs and general affairs, of the beneficiary enterprises. Moreover, the service beneficiary enterprises often utilize their respective

20 packaged softwares for the computer systems executing the administrative affairs such as the personnel affairs, accounting affairs, sales administration and production control. For this reason, the administrative departments about the personnel affairs, accounting

25 affairs, general affairs, etc., keep persons in charge who are familiar with packaged software used so that requests from the service providers for materials to be

investigated can readily be dealt with.

In recent business management, however, the service beneficiary enterprises tend toward outsourcing of administrative affairs such as personnel affairs,

5 accounting affairs and general affairs which are not involved directly with production activities or sales activities. This means that there may be no persons in charge effecting the execution and follow-up in spite of reception of proposals for consultation or audit

10 pointed items from the service providers. In particular, the service beneficiary enterprises have a tendency toward acceptance from ASPs (Application Service Providers) of the systems for administrative affairs such as personnel affairs, accounting affairs and

15 general affairs. The ASPs deal with services for providing various applications to clients by way of networks. The ASPs are expected to become widespread due to its low initial costs, quick system rise, labor saving operation and simple manipulation. However, the

20 ASP service includes storing and managing the client information in the server-side database, and hence it would be difficult to readily obtain a sense of confidence and security of the clients for the ASPs irrespective of all possible security measures.

25 SUMMARY OF THE INVENTION

It is therefore an object of the present invention to provide a business management support

method and a business management support program capable of providing consulting information suited for the users.

Another object of the present invention is to provide a business management support method and a business management support program available for utilization of ASPs through simultaneous provision of the ASP services and support services.

A further object of the present invention is to provide a business management support method and a business management support capable of promoting their prevalence with enhanced feeling of confidence and security for the ASP services by providing the business management support services through intermediaries in the form of banks with which service beneficiaries have dealings.

According to a first aspect of the present invention there is provided a business management support method in which computers of a service provider, a service beneficiary, a service intermediary and an intellectual service cooperator are connected via a network with one another, the method comprising an information collecting step which includes collecting enterprise information from the computer of the service beneficiary; a requesting step which includes providing the collected enterprise information to the computer of the intellectual service cooperator to make a request

for consultation; and an information providing step
which includes posting the computer of the service
intermediary on the results of consultation received
from the computer of the intellectual service cooperator,
5   and adding service intermediary transaction information
to the results to create support information for
provision to the service beneficiary.

In this event, the service intermediary is a bank
which has dealings with the service beneficiary. The
10 information collecting step includes collecting
enterprise information of the service user input to the
computer of the service provider and collecting
enterprise information acquired from the computer of the
service beneficiary through ASP service by which the
15 computer of the service provider provides applications.

In this manner, the present invention allows the
service provider to be an ASP service company which
provides ASP services about personnel affairs,
accounting affairs, general affairs, etc., and which
20 intervenes between the service beneficiary and the
intellectual service cooperator for providing
intellectual services such as management consultation,
going public business support, accounting audit and
environmental audit and which, by way of a bank as the
25 service intermediary, provides the management support
service such as proposal and execution of consultation,
and confirmation of status of execution of audited items.

Follow is thus provided. For this reason, with the ASP services about administrative affairs such as the personnel affairs, accounting affairs and general affairs, the service beneficiary can accept the business support information such as the management consultation,

5 going public business support, accounting audit and environmental audit, under the follow of the bank with which the service beneficiary has dealings. As a result, the ASP service is not a mere computer rental and can

10 occupy an extremely important position in the management strategies, whereby the ASP can be expected to become rapidly prevalent. When viewed from the service provider, since the business support service is provided through the dealing bank, the information can be

15 recognized as information backed up by the confidence of the dealing bank, whereby reliability and feeling of securities for the ASP service are remarkably improved so that the service can be utilized without any sense of congruity even though secret information of the

20 service beneficiary lies on the database of the ASP service provider. Furthermore, in addition to the ordinary bank transaction services such as deposits and debts, the dealing bank as the service intermediary provides to the member enterprise the business support

25 information such as the management consultation, going public business support, accounting audit and environmental audit, whereby it is possible to bring up

and develop the member enterprise substantially beyond the frame of the services and to fully accept the benefits of expansion of transaction as the general bullion information service along with the development of the
5 member enterprise which is the service beneficiary.

The information providing step may include providing on line enterprise support information created by the computer of the service intermediary to the computer of the service beneficiary, or
10 alternatively may include outputting enterprise support information created by the computer of the service intermediary to a handheld terminal for service intermediary, for off-line provision to the service beneficiary. This enables the enterprise support
15 information to positively utilized through the business activities of the bank, to provide a proper follow to the enterprise which is the service beneficiary. The information providing step may include setting flag information, e.g., professional service flag PSF into
20 enterprise support information created by the computer of the service intermediary, the flag information permitting the service beneficiary to make access to the computer of the intellectual service beneficiary by way of the network to accept a direct support, i.e., accept
25 provision of the consulting service. The flag information depends on the consulting contract concluded by way of the bank. When this flag information

is set, the service beneficiary makes a direct access
to the computer of the intellectual service provider such
as the management consultant or auditing corporation
which is the support information provider, to accept the
5   direct support through the questions to and conferences
with the person in charge.

In the business management support method of the
present invention, depending on the predefined follow
levels based on the contract, masking is effected in
10   sequence on the collected enterprise information,
enterprise information provided to the computer of the
intellectual service cooperator, and the results of
consultation to post the computer of the service
beneficiary thereon. When the follow level is a maximum
15   level, the enterprise information and the results of
consultation are completely indicated without masking.
When the follow level is a minimum level, masking is made
on attribute information other than requisite items in
the enterprise information and the results of
20   consultation. When the follow level is a level lying
between the maximum level and the minimum level, the
attribute information is indicated partially or in a
simplified manner. For this reason, although secret is
contained in the enterprise information on the service
25   beneficiary handled by the service provider,
intellectual service cooperator and service
intermediary, proper management of the secret

information can be achieved by masking the secret information depending on e.g., five follow levels. In this event, the intellectual service cooperator may include an auditing corporation, a think tank, a

5   securities firm and a capital gain company. The business management support service may include management diagnosis, support of going public business, support of publicity work for investors and support of various settlements.

10   According to a second aspect of the present invention there is provided a business management support program to be run by a computer of a service provider which is connected via a network with computers of a service beneficiary, a service intermediary and an

15 intellectual service cooperator, the program comprising an information collecting step which includes collecting enterprise information from the computer of the service beneficiary; a requesting step which includes providing the collected enterprise information

20 to the computer of the intellectual service cooperator to make a request for consultation; and an information providing step which includes posting the computer of the service intermediary on the results of consultation received from the computer of the intellectual service

25 cooperator, and adding service intermediary transaction information to the results to create support information for provision to the service beneficiary. The details

of this business management support program are
substantially the same as those of the business
management support method.

   According to a third aspect of the present
5   invention there is provided a business management
support method to be effected by a computer of a service
beneficiary which is connected via a network with
computers of a service provider, a service intermediary
and an intellectual service cooperator, the method
10   comprising an information providing step which includes
providing enterprise information in response to a
request from the computer of the service provider; and

   an information accepting step which includes
accepting the results of consultation received from the
15   computer of the intellectual service cooperator as a
result of provision of the enterprise information
thereto from the computer of the service provider, the
results of consultation being accepted in the form of
support information including service intermediary
20   transaction information added to the results of
consultation when the results go through the computer
of the service intermediary.

   The above and other objects, aspects, features
and advantages of the present invention will become more
25   apparent from the following detailed description when
taken in conjunction with the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is an explanatory diagram of a network environment to which the present invention is applied;

Figs. 2A and 2B are block diagrams showing the functional configuration of a service providing server implementing a method of the present invention, together with another server;

Fig. 3 is an explanatory diagram of the contents of services provided by the present invention;

Fig. 4 is an explanatory diagram of the relationship of contract implementing the services of the present invention;

Fig. 5 is an explanatory diagram of digital contract information based on the consulting contract of Fig. 4;

Fig. 6 is an explanatory diagram of a contract record entered in a contract state database of Fig. 2;

Fig. 7 is an explanatory diagram of information provided for use in a request for personnel evaluation;

Fig. 8 is an explanatory diagram of a masking control table for use in mask processing of Fig. 7;

Fig. 9 is an explanatory diagram of information provided for use in a request for client analysis;

Fig. 10 is an explanatory diagram of a masking control table for use in mask processing of Fig. 9;

Fig. 11 is a flowchart of business management support services in accordance with the present invention;

Figs. 12A and 12B are time charts of the management support services in accordance with the present invention; and

Fig. 13 is a flowchart of going public support

5 processing provided as one of the management support services of the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

Fig. 1 is an explanatory diagram of a network system implementing a business management support

10 method in accordance with the present invention. The business management support method of the present invention provides a support system comprising an ASP service company 10 which is a service provider acting as the central part of the system, a member enterprise

15 16 which is a service beneficiary, an intellectual service cooperating company 20 which is an intellectual service cooperator, and a bank 24 which is a service intermediary. The ASP service company 10 includes an ASP service company server 12. The member enterprise

20 includes a member enterprise client 18. The intellectual service cooperating company 20 includes an intellectual service cooperating company server 22. The bank 24 includes a bank server 26 and a portable terminal 27 for the bank. The servers 12, 22 and 26 and

25 the member enterprise client 18 are interconnected by way of an internet 14. The ASP service company 10 provides to the member enterprise 16 an ASP service in

the form of a system for administrative affairs which
are not involved with the production activities or sales
activities, such as personnel affairs, accounting
affairs and general affairs. Furthermore, in the

5   present invention, the ASP service company 10 allows the
member enterprise 16 to input enterprise information
required for the consultation into the ASP service
company server 12 on the basis of a consulting contract
concluded. Simultaneously, the ASP service company 10

10 makes use of the enterprise information obtained by the
ASP service for the member enterprise 16, to provide the
enterprise information to the intellectual service
cooperating company 20 to make a request for consultation.
By way of the bank 24, the ASP service company 10 provides

15 to the member company 16 a management support service
in the form of the results of consultation obtained from
the intellectual service cooperating company 20. Upon
provision of the results of consultation from the ASP
service company 10 via the bank 24 to the member

20 enterprise, the bank 24 as the service intermediary adds
the service information on deposits or debts concerning
the ordinary bank dealings between the bank 24 and the
member enterprise 16 to the results of consultation
posted from ASP service company 10, to thereby create

25 bank follow information for the provision to the member
enterprise 16. The bank follow information including
the results of consultation from the bank 24 to the member

enterprise 16 may be provided on line from the bank server
26 via the internet 14 to the member enterprise client
18. Alternatively, a person on outside duty of the bank
24 may carry the bank portable terminal 27 having bank
5   follow information temporarily stored therein to the
member enterprise 16 so that the bank follow information
including the results of consultation can be provided
from the bank portable terminal 27 to the member
enterprise 16 through negotiations with a person in
10   charge of the member enterprise 16.

Figs. 2A and 2B show the functional configuration
of a service providing server which provides a business
management support method implemented by the network
system of Fig. 1, together with another server. The ASP
15   service company server 12 comprises an ASP processing
unit 28 and a support service processing unit 30. The
ASP processing unit 28 includes for example an ASP 34
for personnel affairs, an ASP 36 for accounting affairs,
an ASP 38 for general affairs and an ASP 40 for sales
20   administration. The ASP processing unit 28 is
associated with business databases 32-1 and 32-2 which
store enterprise information on personnel affairs,
accounting affairs, general affairs and sales
administration of the member enterprise processed by the
25   corresponding ASPs. In addition to such an ASP
processing unit having existing functions, the support
service processing unit 30 is newly provided for the

present invention. The support service processing unit
30 includes a contract processing unit 46, an information
collecting unit 48, a request processing unit 50 and an
information providing unit 52. The contract processing

5   unit 46 processes as digital information a consulting
contract concluded between a member enterprise and an
ASP service company for implementing the business
management support service of the present invention and
enters the contents of the contract into a contract state

10 database 44. The information collecting unit 48
collects enterprise information required for the
business management support service from various pieces
of business information on the personnel affairs,
accounting affairs, general affairs and sales

15 administration stored in the business databases 32-1 and
32-2 as a result of ASP service provided from the ASP
processing unit 28 to the member enterprise client 18.
The information collecting unit 48 then stores the
required enterprise information into a consulting

20 database 42. The request processing unit 50 provides
the thus collected enterprise information being stored
in the consulting database 42 to an intellectual service
cooperator's computer, e.g., an audit corporation server
22-1, a think tank server 22-2, a securities company

25 server 22-3 or a venture capital server 22-4, to make
a request for consultation in conformity with the
contents of consulting contract. When receiving the

results of consultation from the intellectual service cooperator's servers 22-1 to 22-4, the information providing unit 52 stores the results of consultation into the consulting database 2 and posts the bank server 26

5   acting as the service intermediary. The information providing unit 52 then causes the bank server 26 to create bank follow information and issues an instruction to provide the bank follow information including the results of consultation to the member client 18. The

10   bank server 26 is provided with a bank transaction processing unit 54 and a follow information providing unit 56. The bank transaction processing unit 54 takes charge of processing related to the bank transactions such as deposits and debts which is ordinarily effected

15   between the bank server 26 and the member enterprise client 18. The follow information providing unit 56 is newly provided and is attendant on the business management support service of the present invention. When accepting a notice of the results of consultation

20   from the ASP service company server 12, the follow information providing unit 56 adds thereto the bank transaction information acquired by the bank transaction processing unit 54 to create bank follow information to notify the member enterprise client 18

25   thereof. The member enterprise client 18 is equipped with a www browser 58 so as to be able to accept the ASP service from the ASP service company server 12 and to

further accept the business management support service of the present invention by way of the bank server 26. It is to be noted that acceptance of the business management support service in the member enterprise may be achieved off line by the person on outside duty using the bank portable terminal 27 as shown in Fig. 1 without being limited to the on-line acceptance of the bank follow information from the bank server 26.

Fig. 3 is an explanatory diagram of the processing function of the business management support service of the present invention effected by the ASP service company server 12 of Fig. 12. Once a month, at the end of month for example, the ASP service company server 12 executes processing of the business management support service based on the consulting contract. First in step S1, the ASP service company server 12 collects enterprise information required for the consultation from the member enterprise client 18. In this case, upon the conclusion of the consulting contract, the person in charge of the ASP service company enters enterprise information required for the consultation of the member enterprise into the ASP service company server 12. For this reason, depending on the already entered enterprise information, the required enterprise information is collected from data stored in the business database 32-1 and 32-2 of the ASP service company server 12, which data have been collected as a result of the ASP service which

may daily be provided between the ASP service company
server 12 and the member enterprise client 18 as in Fig.
2. Naturally, the person in charge of the ASP service
providing company enters the enterprise information

5   required for the consultation of the member enterprise
not only upon the conclusion of the consulting contract
but also at any time when necessity arises. The ASP
service company server 12 then sends the enterprise
information collected in step S2 to the intellectual

10   service cooperating company server 22 to make a request
for consultation. Based on the contents of the
consulting contract, the request for consultation is
made to the intellectual service cooperating company
server 22-1 to 22-4 such as the audit corporation server,

15   think tank server, securities company server and venture
capital server as shown in Figs. 2A and 2B for example.
When accepting a request for consultation from the ASP
service company server 12, the intellectual service
cooperating company server 22 uses the provided

20   enterprise information to analyze the information, and
in step S3 makes a response of the results of consultation
including expert comments to the ASP service company
server 12. The time from the request for the
consultation to the response needs a certain period of

25   time, e.g., one week after the request or ten days after
the request. Once accepting the response of the results
of consultation of step S3, the ASP service company

server 12 notifies the bank server 26 of the results of consultation in step S4. When accepting the notice of the results of consultation, the bank sever 26 combines the bank information obtained from the ordinary bank transactions of step S7 with the results of consultation to create bank follow information, and in step S5 provides the bank follow information to the member enterprise client 18. The bank follow information contains flag information called a professional service flag which corresponds to the contents of the consulting contract. When the flag information is on and valid, the member enterprise client 18 makes a direct access based on the flag information to the intellectual service cooperating company server 22 which has issued the results of consultation, to accept the provision of the consulting service as in step S6.

Fig. 4 is an explanatory diagram of a consulting contract for realizing the business management support service in accordance with the present invention as in Fig. 3. The ASP service company 10 and the member enterprise 16 conclude a consulting contract 62 for providing a business management support service to the member enterprise 16 by way of the bank 24. An ASP utilization contract 60 is also concluded between the ASP service company 10 and the member enterprise 16. A consulting cooperation contract 64 is in advance concluded between the ASP service company 10 and the

intellectual service cooperating company 20.

Fig. 5 shows an example of digital contract information 65 based on the consulting contract 62 of Fig. 4. The digital contract information 65 consists

5   of a service for members, a support application and a contract flag. The service for members includes

(I) Web consulting service; and

(II) information providing service.

Of the two, the Web consulting service is at the

10 core of the business management support service in accordance with the present invention, and the information providing service is an additional service. The Web consulting service can include for example

(I)   management diagnosis;

15   (II)   support of going public business;

(III)   support of publicity work (IR) for investors;

(IV)   support of various settlements;

(V)   prior examination support;

20   (VI)   welfare program support.

The contract flag determines the presence or absence of the consulting contract 62 concluded between the ASP service company 10 and the member enterprise 16 of Fig. 4. The contract flag of a contracted support

25   application is ON and the contract flag of an uncontracted support application is OFF. In this example, the contract flags are ON of the four support

applications for management diagnosis, support of going
public business, support of publicity work for investors
and support of various settlements so that services are
provided by the support applications having the active
5   contract flags. The information providing service has
support applications for management simulation, legal,
accounting, tax affairs consultation, inter-member
business information interchange, public funds/subsidy
support and seminar & event, of which contract flags are
10   all ON in principle, allowing all the member enterprises
to accept the full information providing service. It
is also natural to turn off the contract flags of
unnecessary information providing services. Upon the
conclusion of the consulting contract 62, there may be
15   set, if the member enterprise desires, a consultant
follow level indicative of the degree of disclosure of
information at the execution of each consultation and
a professional service flag indicative of whether a
direct access is to be made to the intellectual service
20   cooperating company 20 for conference.

Fig. 6 is an explanatory diagram of a contract
record 66 which is actually entered into the contract
state database 44 of the ASP service company server 12
of Fig. 2 on the basis of the digital contract information
25   65 of Fig. 5. The contract record 66 includes an ID
acting as an index, name of service providing company,
name of bank, and name of member enterprise, which is

followed by consulting conditions indicative of the
contents of the support applications of the Web
consulting services and the information providing
services, whose contract flags are ON in conformity with

5   the digital contract information 65 of Fig. 5 based on
the consulting contract. For the consulting conditions
there is provided the consultant follow level based on
information specified upon the conclusion of the
consulting contract 62. The consultant follow level

10   provides a control of the degree of disclosure of the
secret information contained in the enterprise
information which is provided when the ASP service
company server 12 makes a request for consultation to
the intellectual service cooperating company 22 in Fig.

15   3. The follow level can have five different levels, e.g.,
from the minimum level 1 to the maximum level 5 depending
on the degree of secret. The next bank follow conditions
define conditions of bank information to be added to the
results of consultation when the bank server 26 accepts

20   the notice of the results of consultation from the ASP
service company server 12 as in Fig. 3, e.g., conditions
of bank information on deposits, debts, etc.,

in the bank transaction. The next bank follow
level provides a control of the degree of disclosure to

25   the bank of the secret information of the member
enterprise contained in the results of consultation
posted from the ASP service company server 12. Similar

to the consultant follow level, this bank follow level can have five different levels e.g., from the minimum level 1 to the maximum level 5 if necessary. A professional service flag (PSF) is further provided.

5 The professional service flag is combined with the results of consultation so that if the professional service flag is ON, the member enterprise client 18 which has accepted the provision of the bank follow information as in Fig. 3 can make a direct access for the results

10 of consultation to the intellectual service cooperating company server 22 to directly obtain the conference, explanation and provision of materials for the results of consultation.

Fig. 7 exemplarily shows the enterprise

15 information upon the request for consultation of the personnel evaluation system, as an example of the data structure of the enterprise information which is provided from the ASP service company server 12 to the intellectual service cooperating company server 22 upon

20 the request for the consultation. Enterprise information 68 for use in the request for consultation of the personnel evaluation has a personnel evaluation system as a follow item, which is followed by the contents of enterprise information including follow levels X =

25 1 (minimum) to 5 (maximum), one of which is selected. The follow level X is followed by data 1 bearing employee No., data 2 bearing name, ..., and data n bearing this

term evaluation.

Fig. 8 is an explanatory diagram of a masking control table 70 corresponding to the follow levels X = 1 to 5 for use in mask processing of the enterprise information 68 of Fig. 7. The masking control table 70 defines the contents of control of what degree of indication is to be made in conformity with the value of the follow level X of the items of the employee No. name, ..., and this term evaluation corresponding to the follow levels 1 to 5. That is, the follow level indicates the degree of secret to be kept from the other party to which the enterprise information is provided. The follow level has a low follow level when the secret is desired to be kept but has a high follow level when there is no need to keep the secret. For example, in case the secret is desired to be fully kept from the other party to which the enterprise information is provided, the maximum follow level 1 is set. In this case, only this term evaluation is indicated with no indication of the employee No. and name. On the contrary, in the event that the secret information may be disclosed to the other party to which the enterprise information is provided, the maximum follow level 5 is set. The follow level 5 allows the employee No., name and this term evaluation to be all indicated. The follow level 3 allows a part of specific information to be indicated. For example, upper two digits are indicated of the employee No., with

no indication of name and all indication of this term
evaluation. The follow level 4 allows the name to have
a somewhat loosened degree of disclosure of the secret,
e.g., to be indicated by the initials, in addition to

5   the upper two-digit indication of the employee No.

Fig. 9 shows the enterprise information 72 in
the form of enterprise information for use in customer
analysis by way of example. This enterprise information
for the customer analysis sets customer analysis as the

10 follow item, which is followed by follow level X and data
1 to 7 including customer code, customer name, this term
delivery sum total, commodity code 1, this term delivery
sum total, commodity code 2 and this term delivery sum
total, and final data n bearing probability of bankrupt.

15 A masking control table 74 of Fig. 10 is defined in such
a manner as to correspond to the follow level X of the
enterprise information 72 for this customer analysis.
The masking table 74 defines the contents of control from
not indicated to all indicated about information items

20 of customer code, customer name, this term delivery sum
total, ..., and probability of bankrupt by use of five
states of the follow levels 1 to 5.

Fig. 11 is a flowchart of the business management
support service processing of the present invention

25 effected by the support service processing unit 30
included in the ASP service company server 12 of Fig.
2. First, in step S1, digital contract information is

26

input on the basis of the consulting contract to execute
the service contract entry processing into the contract
state database 44. Then, in step S2, the enterprise
information is accumulated into databases 32-1 and 32-2

5   through the ASP service business effected by the ASP
processing unit 28. A check is made in step S3 to see
if it is the timing to process the support service, e.g.,
it is the last day of a month. If the support service
timing is judged, then the procedure goes to step S4 where

10   enterprise information required for the support service
is extracted from the business databases 32-1 and 32-2,
with enterprise information appropriately input from
the member enterprise being added to the thus extracted
enterprise information, which in turn is saved in the

15   consulting database 42. Then, in step S5, a request for
consulting is made to the server of the intellectual
service cooperating company with the collected
enterprise information masked in conformity with the
follow level of the contents of contract. In step S6,

20   receipt is waited of the results of consultation from
the intellectual service cooperating company, and if the
consulting results are received, then the procedure goes
to step S7 where the masking dependent on the follow level
is performed on the basis of the results of consultation.

25   Then the bank server as the service intermediary is
posted on the results of consultation so that the bank
server 26 can create follow information by adding the

bank transaction information thereto, to designate the
support service to be provided to the service beneficiary
which is the member enterprise together with the
consulting results.

5   Figs. 12A and 12B are time charts time-
sequentially showing the processings effected by each
server and client in the business management support
service of the present invention in Fig. 2. The member
enterprise client 18 makes a request for the ASP service

10 about the accounting affairs, general affairs,
personnel affairs, etc., to the ASP service company
server 12 in step S1. In response to this, the ASP
service company server 12 executes the ASP processing
requested in step S201 by use of the ASP processing unit

15 28 and makes a response of the results of ASP processing
to the member enterprise client 18 in step S202. When
the member enterprise client 18 judges that the support
service timing, e.g., the end of a month has been reached
in step S2 in the state where such a daily ASP service

20 is being performed, it makes a report of monthly
performance information to the ASP service company
server 12. In response to this, the information
collecting unit 48 of the ASP service company server 12
extracts enterprise information required for the

25 consultation from the business database for ASP and
enters the enterprise information into the consulting
database 42 in step S203. This consulting database 42

has already stored therein enterprise information required for consultation of the member enterprise appropriately input to the ASP service providing company server 12 upon e.g., the conclusion of the consulting

5   contract 62. Then, in step S204, the request processing unit 50 provides to the intellectual service cooperating company server 22 the enterprise information which is extracted by the information processing unit 48 and which has experienced mask processing depending on the follow

10   level, to thereby make a request for consultation. In response to this request, the intellectual service cooperating company server 22 performs the consultation processing in step S301 and makes a response to notify the ASP service company server 12 of the results of

15   consultation in step S302. Upon receipt of the response of results of consultation, the information providing unit 52 of the ASP service company server 12 enters the results of consultation into the consulting database 42 in step S205, and then refers to the contract record 66

20   entered in the contract state database 44 in S206 to notify the bank server 26 of the results of consultation with mask which has undergone mask processing depending on the follow level and of the contents of the professional service flag. When accepting the notice

25   of the results of consultation, the follow information providing unit 56 of the bank server 26 adds bank information obtained by the bank transaction processing

unit 54 through the ordinary bank transaction to the
results of consultation to thereby create bank follow
information in step S101 and then provides the bank
follow information to the member enterprise client 18

5   in step S102. When accepting the bank follow
information containing the results of consultation from
the bank server 26 in step S3, the member enterprise
client 18 makes use of this bank follow information for
various enterprise activities, i.e., examination of

10   management strategies attendant on the results of
management diagnosis, going public preparing work
attendant on the support of going public business,
publicity work based on the support of publicity work
for investors. If it is judged in step S4 that the

15   professional service flag is set in the bank follow
information, then a direct request for consultation
about the results of consultation can be made to the
intellectual service cooperating company server 22 in
step S5. In response to this request for consultation

20   from the member enterprise client 18, the intellectual
service cooperating company server 22 allows the person
in charge of the enterprise of the member enterprise
client 18 to accept explanation and conference about the
results of consultation from the expert of the

25   intellectual service cooperating company server 22 in
an interactive form in step S303. Provision of service
in step S303 and the acceptance of service in step S6

are thus effected.

Fig. 13 is a flowchart of support processing upon the going public support business carried out by the ASP service company server 12. In the business management support service of the present invention, the going public support business service is provided to an unlisted middle-scaled enterprise in conformity with the flowchart of Fig. 13. A prior consultation is first carried out as the initial processing of the going public support processing in step S1. It is necessary for the manager of the member enterprise desiring to accept the going public support business service through the business management support service of the present invention to positively examine the possibility of going public of its own company. To this end, the ASP service company server 12 of the present invention transmits the will of going public of the member enterprise to the main banks, securities firms, venture capitals, etc., and makes a request for consultation of whether the going public is proper or not or of possibility of realization, to provide the results of consultation to the member enterprise. For suitable decision making of the going public there is a need for broad professional knowledge such as various rules and tax laws about going public. Through prior conference with the securities firm positively inviting to go public of its own company, the venture capital providing going public support and

further the main bank, it is possible to select the most
advantageous timing to go public and the capital policy.
If the prior conference has been complete in step S1,
then the audit corporation (certified public

5   accountant) provides the support service of pilot survey
in step S2. When the will of the member enterprise to
go public has been settled to some extent, the member
enterprise needs to undergo the pilot survey of the audit
corporation (certified public accountant). In the

10   pilot survey, the audit corporation (certified public
accountant) having broad knowledge and experience for
the general going public gives a general survey of the
actual situation of the member enterprise, the problem
to the achievement of the going public, suitable going

15   public schedule, etc., and makes a report of the results
of survey to the member enterprise. Various support
services required for this pilot survey are provided to
the member enterprise. Then in step S3 a support service
for the capital policy is carried out. The capital

20   policy is a generic term of various measures on corporate
stocks effected prior to the going public, and support
services about regulations in the go public rule, capital
gain taxation, founder profit measures, business
succession, inheritance tax measures are provided by the

25   experts of the audit corporation, think tank, securities
firm, venture capital, etc., to the member enterprise.
A support service is then provided for the maintenance

of in-house administrative system in step S4. The
support service for the maintenance of in-house
administrative system includes examination of whether
the systematic operation of enterprise like go public

5   enterprise is made as a result of department from the
private operation of enterprise. More specifically,
support services for the in-house system maintenance are
provided about the establishment of the system,
administrative systems of various business affairs,

10   maintenance of in-house regulations, management plan,
benefit plan and budget control, internal audit system,
stock works, maintenance of related companies,
guarantee of quality system and going public. Then, a
support service for standard of eligibility for listing

15   and examination is provided in step S5. The standard
of eligibility for listing usually includes a form
standard and a real standard. A check is first made to
see if the form standard is fulfilled or not in this
relationship between the standard and the examination.

20   If affirmative, then application for listing is made and
it is judged whether the real standard is fulfilled or
not with respect to the application for listing. If
affirmative, then permission of listing is obtained.
The application for listing is made through such a

25   support service for the standard of eligibility for
listing and examination, to finally achieve going public
in step S6. As to the support service of going public

support processing of Fig. 13 as well, the present
invention is characterized in that the provision of the
support service from the ASP service company server 12
to the member enterprise 16 is constantly carried out
5   by way of the bank 24 acting as the service intermediary.
As to the going public in particular, the bank 24 as the
service intermediary is regarded as a main bank so that
the support service of the going public is provided to
the member enterprise under the substantial leadership
10   of the bank which provides a powerful backup in financial
affairs. Through the business management support
service of the present invention, the ASP service company
can gain profits of the following items by the provision
of the service.

15   (I) Consignment fee from affiliated bank;

          (II) Membership fee from member enterprise;

          (III) Various introduction fees attendant on
support service such as a success fee attendant on the
going public business support; and

20   (IV) Support fee about design and monitoring of
the IT system.

          The present invention further provides a
computer readable record medium having thereon recorded
a business management support program which is executed
25   by a computer of a service provider, specifically by the
ASP service company server 12, the service provider's
computer being connected via a network to computers of

the service beneficiary, the service intermediary and
the intellectual service cooperator, to provide
business support service to the service beneficiary in
cooperation with the service intermediary and the
5 intellectual service cooperator. Referring for example
to Fig. 1, the business management support program stored
in the record medium provided by the present invention
allows the execution of:

(I)   an information collection step which
10 includes collecting and saving enterprise information
from the member enterprise client 18 of the member
enterprise 16 which is a service beneficiary;

(II)   a request step which includes providing
the collected enterprise information to the
15 intellectual service cooperating company server 22 to
thereby make a request for consultation; and

(III)   an information providing step which
includes notifying the bank server 26 acting as the
service intermediary of the results of consultation
20 received from the intellectual service cooperating
company server 22, to allow the bank server to create
bank follow information managing the bank transaction
information which is the service intermediary
transaction information, for provision to the member
25 enterprise. The business management support program
recorded on the record medium of the present invention
is installed as the support service processing unit 30

of Fig. 2 in the ASP service company server 12 and is
created as an application program operating on Windows
(R) for example. This business management support
program is stored in a carriable storage medium such as
5 a CD-ROM, a floppy (R) disk, a DVD, a magneto-optical
disk and an IC card or is installed via a modem or a LAN
interface from database or other computer system into
a computer in the form of the ASP service company server
12 of Fig. 3. The computer installed business
10 management support program of the present invention is
recorded on the hard disk HDD and is run by the CPU by
use of a RAM.

Although the above embodiment has been directed
to the example where the bank was the service
15 intermediary of the business management support service,
the present invention is not limited thereto, but may
employ, as the intermediary, an appropriate enterprise
such as the securities firm, consulting company, venture
capital, etc., other than the bank closely related to
20 the business management. Although the above embodiment
has been directed to the support for the business
management, the application based support service
related to the business management may include various
support services for employees of the member enterprise,
25 such as, specifically, welfare for employees, personal
loans, 401K, internet banking. The present invention
is not limited to the above embodiments, but can include

any appropriate variants without impairing its objects and advantages. The present invention is not restricted by numerical values shown in the above embodiments.

According to the present invention, as set forth
5 hereinabove, the ASP service company as the service provider provides to the member enterprise the results of consultation of the member enterprise which the service intermediary such as the audit corporation has been requested to make, think tank and securities firm,
10 in the form of bank follow information with bank information added to the results of consultation through a bank as the service intermediary, whereby proper consulting information can be provided to the member enterprise as the user, which enhances the value added
15 of the ASP service, allowing a rapid prevalence thereof.

The business support service from the ASP service providing company is provided through a bank with which deals the member enterprise as the service beneficiary, with the result that the business support service can
20 be recognized as one backed up by the trust of its dealing bank, which will contribute to a remarkably improved reliability and feeling of securities. Thus, even though the secret information of the member enterprise as the service beneficiary lies on the database of the
25 ASP service provider, the ASP service can be utilized without any sense of incongruity.

Furthermore, in addition to the ordinary bank

transaction services such as deposits and debts, the
dealing bank as the service intermediary provides to the
member enterprise the bank follow information in the form
of the business support information such as the
5   management consultation, going public business support,
accounting audit and environmental audit, combined with
the bank transaction information, whereby it is possible
to bring up and develop the member enterprise beyond the
frame of the services based on only the bank business
10 affairs and to fully accept the benefits of expansion
of transaction as the general bullion information
service along with the development of the member
enterprise which is the service beneficiary.

        Although the secret information contained in the
15 enterprise information of the member enterprise is
provided to the ASP service providing company which is
the service provider, the intellectual service
cooperating company which performs a consultation, and
further to the bank as the service intermediary,
20 enterprise information masked depending on the follow
level is provided to the enterprise information acceptor
by setting the follow level for controlling the degree
of disclosure of the secret information upon the first
contract, whereby it is possible to appropriately
25 protect, as not open, secret information in the
enterprise information which is particularly
unnecessary for the acceptor. For this reason, even the

enterprise information containing the secret
information can be provided to the acceptor which regards
it as sufficiently necessary information for the
consultation for the business management support

5   service, whereupon the free operation of the enterprise
information can ensure a smooth consulting work for more
appropriate enterprise management support.